

August 3, 2011

Dear Sir/Madam,

Subject: **Request for Proposal**

1. The American Red Cross, Haiti Delegation and Fonkoze hereby solicit your proposal for the provision of an ***Impact Evaluation of the Kore Fanmi Fonkoze program***; as per the attached Terms of Reference (TOR) that includes the scope of work.
2. The Request for Proposal (RFP) consists of this letter of transmittal and the following enclosures: Enclosure 1: Specifications/TOR
3. Please note that this document is an RFP and not an invitation to bid. You should also note that the terms set forth in this RFP, the TOR (Enclosure 1) will form a part of any contract should the American Red Cross (ARC) accept your proposal.
4. It is anticipated that any contract or contracts entered into as a result of this RFP will be for a period of 6 weeks (approx. 30 working days), beginning Sept 19, 2011.
5. This RFP does not commit the ARC to award a contract or to pay any costs incurred in the preparation or submission of proposals, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or supplies. The ARC reserves the right to reject any or all proposals received in response to this RFP and to negotiate with any of the proposers or other firms in any manner deemed to be in the best interest of the ARC. It also reserves the right to negotiate and award separate or multiple contracts for the elements covered by this RFP in any combination it may deem appropriate, in its sole discretion; modify or exclude any consideration, information or requirement contained in this RFP, and to add new considerations, information or requirements at any stage of the procurement process, including during negotiations with proposers.
6. Proposers must provide all requisite information and clearly and concisely respond to all points set out in this RFP. Any proposal which does not fully and comprehensively address this RFP will be rejected. However, unnecessarily elaborate brochures and other presentations beyond that sufficient to present a complete and effective proposal are not encouraged.
7. The normal terms of payment of the ARC are within 30 days of satisfactory delivery of goods or services and documents in apparent good order. Proposers must therefore clearly specify in their Proposal the payment terms being offered if different from these.
8. The agency/person is expected to submit a combined technical and financial proposal (maximum 5 pages) in English submitted no later than 11:59pm EST, August 25, 2011.

9. Any proposals received after the stated opening time and date will be rejected.
10. Proposals must be sent to: arc.evaluation@gmail.com. Please use the following in the subject line of your email: "Consultant – Fonkoze Impact Evaluation".
11. The proposal should follow the outline below:

**Introduction:** Brief introduction about the agency/person. The number, date, location, client, type of evaluation and brief description should be clearly stated for all prior evaluations conducted by the agency/person. Please highlight evaluations that had any or all of the following characteristics:

- Impact evaluations
- Evaluation of microfinance program
- Evaluations of other cash-based programs, especially those in a post-disaster/emergency context
- Evaluations in Haiti
- Quantitative data collection and analysis techniques used
- Participatory evaluation techniques used

**Proposed methodologies and Work plan:** The proposal should clearly mention the proposed methodologies and activities to achieve the objective of the study, and list the timeline and time required for each. A template for expected activities can be found in the attached TOR.

**Quality control mechanisms:** Provide a section detailing the mechanisms that would be used to ensure quality at each step of the evaluation.

**Detailed Budget:** This section should provide the estimated budget, which should clearly state all costs.

Examples of line items include the following:

- Travel cost of key professional(s)
- Lodging cost of key professional(s)
- Local transportation cost
- Professional Fees (rate per day x number of days)

**References:** Provide two or three references from your previous clients.

**Annex:** Detailed CVs of the professional who will work on the evaluation must be submitted as annex.

12. Proposals will be reviewed and evaluated by the ARC in accordance with the provisions of the ARC's Procurement Policy as well as the considerations, information and requirements contained in this RFP. The evaluation procedure will consist of a formal, substantive and financial assessment of the proposals received. Price is an important factor; however, it is not the only consideration in evaluating responses to an RFP.

13. Your proposal shall remain valid and open for acceptance for a period of at least sixty (60) days from the closing date of August 25, 2011, indicated above for receipts of proposals. Please indicate in your proposal that it will remain valid for this period.
14. Following submission of the proposals and final evaluation, the ARC will have the right to retain unsuccessful proposals. It is the proposer's responsibility to identify any information of a confidential or proprietary nature contained in its proposal, so that it may be handled accordingly.

## Terms of Reference for External Consultant/Firm

### Impact Evaluation

Kore Fanmi Fonkoze – Earthquake recovery and support program, Haiti

August 3, 2011

## 1. Description of project/program to be evaluated

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### 1.1. Background and objectives of project/program

Following the January 12, 2010 earthquake, the American Red Cross (ARC) supported Fonkoze, Haiti's largest microfinance institution, in successfully rolling out Kore Fanmi Fonkoze (KFF), Fonkoze's earthquake recovery and support program to over 30,000 borrowing clients across the country, specifically targeting earthquake-affected zones. The KFF program provided a 5,000 gdes cash grant to eligible clients accompanied by a penalty-free cancellation of their current microcredit loan, and access to a new loan to assist the recovery process. The program lasted two years and started on 21 February 2010 and ended on 31 December 2010.

### 1.2. Scope and reach of project/program

The KFF program targeted the following groups:

- a) *Directly-affected clients and families:* Fonkoze clients and their families living in zones directly affected by the earthquake, suffering from an acute loss of livelihoods, including damage to and loss of small assets, merchandise, damage or total loss of homes and family members
- b) *Indirectly-affected clients and families:* Fonkoze clients and their families who acted as host families for friends and other family members who fled the earthquake-affected zone. These groups also often experienced a loss of cash or assets due to hospital costs or additional support provided for family members living in affected zones, even if these members did not take refuge within the household.

**Beneficiaries:** Approximately 30,000 female heads of households

**Geographic scope:** All of Haiti, with M&E efforts to date focused on acutely-affected areas of Haiti (in and around Leogane, Jacmel, Miragoane, Lavale).

### 1.3. Project/program management

The American Red Cross provided financial support to Fonkoze to provide cash payouts to beneficiaries within the KFF program. Fonkoze, as the implementing partner, performed the screening of eligible beneficiaries, using staff available in 44 branches throughout Haiti, in addition to playing the primary role in effecting cash payouts and monitoring and evaluation associated with the program.

#### **1.4. Previous evaluation activities (baseline or endline surveys, midterm reviews, other)**

Fonkoze's Social Performance (Depatman Enpak Sosyal, in creole) department, as part of the collaboration with the ARC, engaged in several monitoring and evaluation activities to measure the progress and profile of KFF beneficiaries, including:

- 1) ***Client Satisfaction Survey***, which provided important information on the types of losses clients suffered as a result of the earthquake, how they used the 5,000 gourdes grant received under the KFF program, and how they used their new loan. In addition, the survey captured information central to gauging interest in a more permanent catastrophe insurance product, as well as providing a solid overview of client satisfaction with the program.
- 2) ***Food Security Survey***: As part of Fonkoze's routine monitoring systems, this survey, elaborated below, tracks the levels of food insecurity experienced by clients in a variety of Fonkoze programs. Having collected this data from KFF clients shortly following their entry into the program, we were able to establish a baseline level of food security among these clients.
- 3) ***Poverty Scorecard***: Fonkoze also uses a poverty scorecard (Kat Evalyasyon, also further described below) to assess poverty levels among clients as part of routine monitoring. In the case of KFF, this information has been useful in determining where KFF recipients lie with regards to international poverty benchmarks for extreme (\$1 per day) and moderate poverty (\$2 per day), as well as providing more specific information particular to their situation, such as housing conditions, access to clean water, number of persons living in the household, access to education, income from remittances, etc.
- 4) ***One-year follow-up evaluation***: This evaluation, currently underway, seeks to track client progress against the baseline Food Security and Poverty Scorecard data collected in mid 2010. This one-year study seeks to provide an analytical and quantitatively-based evaluation of beneficiary progress since involvement in the KFF program.

Reports on activities listed under points 1-3 above are attached as annexes to this document.

## **2. Evaluation overview**

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### **2.1. Purpose of evaluation**

This impact study will primarily use qualitative data collection techniques and will measure the social and economic impacts of the KFF program on beneficiaries, comparing their own experience to a control group of individuals living in the same regions and who were either indirectly or directly-affected by the earthquake. This study is intended to be a compliment to the quantitative evaluation (see point 4 in section 1.4, above), as a means of providing a comprehensive body of information on the successes and drawbacks of the Kore Fanmi Fonkoze program.

This evaluation was initially identified as a required output in the original KFF logframe. In addition, Fonkoze has recently rolled-out a nationwide catastrophe micro-insurance product, which was closely modeled upon the KFF program. This evaluation, in addition to the one-year quantitative evaluation listed in section 1.4, are intended to support, inform, and improve Fonkoze's efforts to deliver the same range of services to beneficiaries under the purview of Kore W, Fonkoze's current catastrophe micro-insurance product.

The American Red Cross is interested in using the findings from the evaluation to inform future programmatic decision-making, and particularly in cash-based programming for disaster response in urban settings.

## **2.2. Type of evaluation**

The current evaluation, while technically classified as an ex-post evaluation as the KFF program is currently closed, will also serve a formative purpose for similar programs, as stated above, in section 2.1.

The main focus of this evaluation is thus twofold, fulfilling both accountability objectives (e.g. has the ARC-Fonkoze collaboration and the KFF program delivered services as initially planned?) and learning objectives, as stated in sections 2.1 and 2.2, above.

## **2.3. Main audience of evaluation**

The main audience for this evaluation will include:

- ARC headquarters-based senior management and technical advisors
- ARC field-based management, project delegates and Q&L unit
- Fonkoze field staff and management Interested parties in the global microfinance community

## **2.4. Expected dates and duration of evaluation**

The evaluation is planned to begin September 19, 2011 and to last for a maximum period of 6 weeks.

## **2.5. Coverage**

This evaluation is intended to produce results/conclusions/inferences that will cover all activities and all beneficiaries in all geographic areas in which the program was implemented.

## **2.6. Objectives of the evaluation**

The main objectives of the evaluation are:

1. Describe and assess social and economic impacts of the KFF program on beneficiaries – intended and unintended, positive and negative;
2. Assess the major factors which influenced impacts either positively or negatively;
3. Compare KFF beneficiaries to a control group of non-beneficiaries sharing similar characteristics and living in the same geographic areas;
4. List recommendations on how to make similar program more effective and relevant in the future.

## **2.7. Dissemination of report**

The report is intended to be disseminated to the following audiences:

1. ARC staff, in both Haiti and headquarters (senior management, HAP, technical team)
2. Fonkoze staff & management
3. Humanitarian and development community in Haiti
4. Virtually, via publication on Fonkoze's website

One of the deliverables of the consultant will be to give a presentation of evaluation conclusions to ARC and Fonkoze staff in Haiti.

## **3. Evaluation criteria and questions**

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*Note: the numbering of the questions does not imply relative priority or importance. All questions are expected to be treated with equal priority.*

### **Impact**

1. Did the KFF program achieve its intended outcomes? Were there any important unintended outcomes, either positive or negative?
2. What were the main reasons that determined whether intended outcomes were or were not achieved, and whether there were positive or negative unintended outcomes? Which were under Fonkoze/ARC control and which not?
3. Did the post-earthquake recovery process differ for KFF beneficiaries, as opposed to non-beneficiaries sharing similar characteristics and living in the same geographic areas?
4. How much of the noted differences in the recovery process between these two groups can be attributed to the KFF program?

### **Effectiveness**

5. Were program activities implemented according to plan? Were services delivered punctually and efficiently?

### **Coverage**

6. Did KFF target the most vulnerable Fonkoze clients in all areas covered (in line with the logframe)? If not, why not?
7. Were there any glaring inequities between program beneficiaries and other members of the surrounding community who were not included in the program? Would a different definition of intended beneficiaries have had different results?

### **Usage of loans**

8. How was the payout used?
9. If the Fonkoze client took a loan offered under KFF, how was this loan used?

### **Beneficiary satisfaction and perception**

10. Were services perceived by beneficiaries to have been delivered punctually and efficiently?

11. Do beneficiaries have suggestions/criticisms concerning the objectives, design or implementation of the KFF program?
12. How do beneficiaries perceive KFF in comparison to other post-earthquake interventions that they are aware of (cash-based or other)? Are these perceptions focused on social or financial benefits (or drawbacks)?

### **Gender analysis**

13. Did KFF services empower the women beneficiaries? If so, how?
14. Did KFF services contribute to unequal gender relations or tensions between female beneficiaries and other members of the household (i.e. husband or boyfriend, male relatives)? If so, how?

### **Sustainability**

15. How sustainable were the outcomes of the program?
16. What are the main factors that affect, either positively or negatively, the sustainability of program outcomes?
17. What exit strategies were incorporated into program design? Were such strategies implemented and to what extent did they contribute to sustainability?

### **Factors of recovery process**

18. How can progress and difficulties in post-earthquake recovery be characterized, with a specific focus on:
  - a. Social factors (interpersonal relations, family cohesion and support, social capital, etc.)
  - b. Economic factors (recovery and current state of small businesses, participation and activity in the local marketplace)
  - c. Financial factors (cash flow, savings, interest in a new loan and reimbursement, etc.)

### **Lessons learned**

19. What lessons can be learned from this program to inform future cash-based programming in disaster response in Haiti and/or in urban settings?

## **4. Evaluation Design and Methodology**

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### **4.1. Budgeting**

Bidders are requested to provide both technical and financial proposals, as noted in the RFP cover sheet.

### **4.2. Logistics and Administrative Support**

The consultant will be provided with a work space in the ARC office. Additional needed logistic and administrative support should be specified in the financial proposal.

#### **4.3. Reporting relationship**

The consultant will report to the delegate Quality and learning and work closely with Director of Social Performance, Fonkoze

#### **4.4. Discussion of methodology and work plan**

Methodology and work plan will be discussed with the hired consultant, with final approval to come from ARC and Fonkoze evaluation managers.

#### **4.5. Possible approaches**

The consultant should provide in the technical proposal a description of preferred approaches for gathering and analyzing data in order to answer the evaluation questions. These approaches will be discussed with ARC and Fonkoze evaluation managers, who will decide on the approach(es) to implement.

A list of possible approaches include (but are not limited to) the following:

- a. Desk review of key documents, including strategy documents, prior evaluation reports, monitoring reports and other documents judged relevant.
- b. Literature search and review of material on the environment in which the program operates, and recent developments which impact objectives and activities
- c. Interviews with key project/program staff
- d. Interviews of representatives of the project/program stakeholders (Host National Society, implementing partners, key informants, past evaluators, donors, etc.)
- e. Structured surveys of selected groups of stakeholders
- f. Focus group discussions with stakeholders
- g. Other participatory approaches, such as “most significant change”
- h. Case studies, which usually require site visits to judge the outcomes and impacts
- i. Physical inspection of some products or facilities and/or measurement of environmental factors affecting results.
- j. Independent assessment of prior baseline or endline survey/assessments.
- k. Analysis of results by methodologies such as “before/after” comparison of baseline and endline; or “with/without” comparison with a control group’
- l. Attendance at beneficiary meetings, workshops, and training activities.
- m. Review of evaluations and annual reports of other programs in the same sector and with the same/similar target population

#### **4.6. Beneficiary participation**

As per Fonkoze’s internal client protection standards, client responses to evaluation questions and focus groups are to be kept confidential (using pseudonyms if necessary) if requested by the Fonkoze client/beneficiary. All participating Fonkoze clients are requested to sign a Client Consent and Release form to ensure that they are informed on how information gathered may be used internally and externally. Participatory evaluation methods for collecting data in the field are preferred; direct observation is acceptable but with the consent of all individuals under observation.

#### **4.7. International Standards & presentation of evidence**

Standard evaluation and survey methodologies and good practices utilized in the international humanitarian community should be applied. Such resources should include but are not limited

to those promulgated by the Active Learning Network for Accountability and Performance and the Organization for Economics Co-operation and Development.

For sample surveys, detailed information on the sample design (including departures from equal probability of selection method and how dealt with), the respondent selection methodology, nonresponse rates, and design effects and intra-class correlation (roh) for all variables should be presented in the report. For case studies, the criteria and processes for selecting those cases should be presented.

#### 4.8. Ethical Guidelines

It is expected that the evaluation will adhere to ethical guidelines as outlined in the American Evaluation Association’s Guiding Principles for Evaluators. A summary of these guidelines is provided below, and a more detailed description can be found at [www.eval.org/Publications/GuidingPrinciplesPrintable.asp](http://www.eval.org/Publications/GuidingPrinciplesPrintable.asp).

1. *Informed Consent*: All participants are expected to provide informed consent following standard and pre-agreed upon consent protocols.
2. *Systematic Inquiry*: Evaluators conduct systematic, data-based inquiries.
3. *Competence*: Evaluators provide competent performance to stakeholders.
4. *Integrity/Honesty*: Evaluators display honesty and integrity in their own behavior, and attempt to ensure the honesty and integrity of the entire evaluation process.
5. *Respect for People*: Evaluators respect the security, dignity and self-worth of respondents, program participants, clients, and other evaluation stakeholders. It is expected that the evaluator will obtain the informed consent of participants to ensure that they can decide in a conscious, deliberate way whether they want to participate.
6. *Responsibilities for General and Public Welfare*: Evaluators articulate and take into account the diversity of general and public interests and values that may be related to the evaluation.

### 5. Work Plan and Schedule

#### 5.1. Expected activities

The consultant should describe expected activities in the technical proposal. The following chart template should be used (rows should be added as needed):

Activities	Number of days	Expected timeline
1. Desk review (project document, monitoring data, relevant secondary information etc.) and hold discussions with ARC and Fonkoze staff*	5	Sept 19- 23
2. Develop and submit methodology, work plan for approval*	2	Sept 26-27
3. Develop instruments for qualitative data collection (FGD guide, Key informant interview etc.)*	3	Sept 28-30
4. Qualitative data collection (Key Informant Interview, FGD, & beneficiarie’s interview etc.)*	10	Oct 3-14

5. Prepare and submit first draft report*	7	Oct 15-22
6. Receive ARC feedback on draft report	10	Nov 3
7. Finalize report	3	Nov 10

\*Activities in country

Total number of days = 30

## 5.2. Deliverables

The list of deliverables will be finalized after the methodology and work plan has been approved by the ARC and Fonkoze evaluation managers. The list will include (but will not be limited to) the following:

Deliverables	Expected deadline
1. Approved methodology and work plan	Sept 27
2. Draft report	Oct 22
3. Presentation to ARC and Fonkoze staff in Haiti	Oct 22
4. Final report	Nov 10

All reports must be submitted in English and must follow the ARC evaluation report template. All data files (including raw data, analysis files, programming syntax, etc.) must be logically archived and submitted with the final report.

## 6. Obligations of key participants in the evaluation

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### Obligations of the ARC NHQ Technical Team

*(Gregg Friedman, M&E Advisor)*

- a. Review and approve the proposed methodology
- b. Provide technical oversight and timely comments in the review of all deliverables, including the draft report.

### Obligations of the Evaluation Managers

*(Ranjan Mohnot, ARC; Sandra U. Hart & Carine Roenen, Fonkoze)*

- a. Answer any day-to-day enquiries.
- b. Facilitate the work of the consultant with beneficiaries and other local stakeholders.
- c. Monitor the daily work of the consultant and flag any concerns.

### Obligations of the Consultant

- a. Inform the evaluation manager in a timely fashion of progress made and of any problems encountered.
- b. Implement the activities as expected, and if modifications are necessary, bring to the attention of the Evaluation Managers before enacting any changes.
- c. Provide periodic progress reports to the Evaluation Managers (format and frequency to be discussed with the Evaluation Managers).
- d. Report on a timely basis any possible conflicts of interest.

## **7. Required qualifications of the evaluator(s)**

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1. Masters-level degree from a recognized institution relating to monitoring & evaluation, social research or survey methodologies required
2. Minimum 7 years relevant M&E experience in the development/NGO sector in developing countries
3. Technical expertise in post-disaster cash transfer programming, microfinance, and/or monitoring and evaluation of humanitarian and development programs
4. Extensive experience in the design and implementation of program evaluations, with demonstrated experience in impact evaluation
5. Extensive demonstrated experience in qualitative data collection and analysis techniques. Experience using participatory M&E / participatory research methods strongly preferred.
6. Demonstrated experience in training local staff and in leading focus group discussions
7. Experience evaluating similar programs strongly preferred
8. Professional work experience in Haiti strongly preferred
9. Fluency in English and French is required. Knowledge of Haitian Creole is a strong asset.